

Issue 117: INSIDER’S EDGE: Income Verifications—2 is a Magic Number

With many things in life, more is better! I mean, if you can get 2 free tickets to a show, great, but if you can get 4, even better, right? Some people would argue that the same must hold true for obtaining income verifications. If you can review 2 pay stubs, it’s helpful, but if you can review 4, even better, right?

WRONG! When it comes to income verifications for applicants using Maryland Health Connection, less is more. Thanks to policy changes made in June 2015 via DHMH Standard Operating Procedure #15-01, applicants with outstanding income verifications now only need to submit **2 pay stubs—not 4**.



Move over 3, 2 is actually a magic number.

The Past: 4 Documents

Prior to June 2015, Maryland required income to be supported by a minimum of 4 consecutive pay stubs—i.e., 4 weekly pay stubs, 4 bi-weekly pay stubs, or 2 monthly pay stubs for monthly or other pay schedules. This is no longer the case!

The Present: 2 Documents and Discretion

2 Pay Stubs are Sufficient

The number of records (pay stubs) an applicant must submit to satisfy an outstanding income verification has been reduced:

- 2 weekly pay stubs,
- 2 bi-weekly or semi-monthly pay stubs, or
- One monthly pay stub.

Note: These quantities are not absolute, and assistance workers must accept reasonable submissions. For example, if a pay stub contains year-to-date information that supports the monthly income attested, a verification worker has discretion to rely on a single pay stub to verify attested income.

Options When a Pay Stub is NOT Available

Written Statement from Current Employer

If pay stubs are not available, the applicant should submit a written statement from the employer specifying pay dates and the gross salary received on each pay date. Such a statement must be on company letterhead (if letterhead is ordinarily available), signed by an official of the company, and include the official's title, telephone number, and date of the signature.

If the applicant is unable to provide a statement on letterhead from the employer, the applicant should contact a case manager at a local health department or local department of social services and complete the standard "Consent for Release of Information" form (DHR/FIA 704), so that the case manager can contact the applicant's employer directly.

Signed Affidavit for Individuals who are Self-Employed

Applicants who are self-employed can submit a signed "[Affidavit of Self-Employment Income](#)" to verify their income. The "Affidavit of Self-Employment Income" is an acceptable form of documentation and should *not* be failed. This form is available on the Maryland Health Connection website [here](#).

Signed Affidavit for Individuals with No Income

Applicants who do not currently have any income can submit a signed "[Affidavit of Current Income](#)" to verify their self-attestation of \$0 income. The "Affidavit of Current Income" is an acceptable form of documentation and should *not* be failed. This form is available on the Maryland Health Connection website [here](#).

Always Check ALL Available Electronic Sources

For all eligibility verifications, assistance workers should not "fail" verifications provided by an applicant unless **all** available electronic sources have been checked.

Additional Resources

- DHMH Standard Operating Procedure #15-01, Re: Income Verification, June 16, 2015
- Applicants determined eligible for Medicaid who have outstanding verifications for income or identity will be placed into a 30 day 'pending' status. To learn more, read [Issue 116: INSIDER'S EDGE: MAJOR System Changes—30 Day Pending Eligibility](#).
- [Affidavit of Current Income](#)
- [Affidavit of Self-Employment Income](#)

See you next week. Questions? Send them to dhmh.medicaidmarge@maryland.gov.